

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ALEKSANDOR VULFOV
LIOUDMILA K VULFOV
Debtor(s)

Case No. 18-18463-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2018.
- 2) The plan was confirmed on 09/17/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/08/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,505.00.
- 10) Amount of unsecured claims discharged without full payment: \$85,052.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$61,751.01
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$61,751.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,750.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,991.10
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,741.10

Attorney fees paid and disclosed by debtor: \$1,810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	NA	20,052.05	20,052.05	3,370.12	0.00
BANK OF AMERICA	Unsecured	NA	5,216.31	5,216.31	876.70	0.00
BANK OF AMERICA N.A.	Unsecured	NA	1,324.81	1,324.81	222.66	0.00
CAVALRY SPV I, LLC	Unsecured	NA	3,227.98	3,227.98	542.52	0.00
CHASE BANK USA, N.A.	Unsecured	NA	14,107.58	14,107.58	2,371.05	0.00
CHASE BANK USA, N.A.	Unsecured	NA	2,515.87	2,515.87	422.84	0.00
COMENITY BANK VICTORIA SECRET	Unsecured	288.58	NA	NA	0.00	0.00
DEPARTMENT STORES NAT'L	Unsecured	NA	837.84	NA	0.00	0.00
DEPARTMENT STORES NAT'L BANK	Unsecured	625.54	NA	NA	0.00	0.00
DIANA M DIXON ESQUIRE	Priority	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	5,651.68	5,651.68	949.87	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	16,676.00	16,676.00	2,802.71	0.00
FIRST ATLANTIC AUTO CREDIT	Secured	15,129.36	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	20,596.23	20,596.23	20,596.23	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,268.22	2,268.22	381.22	0.00
JHPDE FINANCE 1, LLC	Unsecured	2,461.77	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	5,592.98	5,592.98	940.01	0.00
LVNV FUNDING	Unsecured	NA	3,633.59	3,633.59	610.70	0.00
LVNV FUNDING	Unsecured	NA	8,687.73	8,687.73	1,460.14	0.00
LVNV FUNDING	Unsecured	NA	757.68	757.68	127.34	0.00
MACY'S	Unsecured	524.62	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	4,820.69	4,820.69	810.21	0.00
NORDSTROM	Unsecured	990.23	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	223.13	223.13	223.13	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	35.85	35.85	6.02	0.00
PNC BANK, N.A.	Secured	NA	129,023.22	10,748.87	3,188.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,787.27	1,787.27	300.39	0.00
SN SERVICING CORPORATION	Secured	NA	353,338.33	39,093.02	11,595.46	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	20,785.55	212.35	212.35	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$49,841.89	\$14,783.70	\$0.00
Debt Secured by Vehicle	\$212.35	\$212.35	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$50,054.24	\$14,996.05	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,819.36	\$20,819.36	\$0.00
TOTAL PRIORITY:	\$20,819.36	\$20,819.36	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,356.29	\$16,194.50	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,741.10</u>	
Disbursements to Creditors	<u>\$52,009.91</u>	
TOTAL DISBURSEMENTS :		<u>\$61,751.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.